

In the Claims

1. (Currently amended) A method for processing an electronic payment transaction, comprising:

receiving, by a processor located at a merchant site, a request ~~for~~ to processing the
an electronic payment transaction ~~from a payment terminal~~ from at least one payment terminal
located at the merchant site, the request ~~including~~ having a format type;

determining, by the processor, the format type of the request;

identifying, by the processor, a host computer configured to process the
determined format type; and

transmitting the request to the identified host computer.

2. (Original) The method of claim 1 further comprising:

receiving a notification from the identified host indicating whether the request is
approved.

3. (Original) The method of claim 1 further comprising:

receiving a notification from the identified host indicating whether the request
contains an error message.

4. (Currently amended) The method of claim 2 further comprising:

sending the notification to the at least one payment terminal.

5. (Currently amended) The method of claim 3 further comprising:

sending the notification to the at least one payment terminal.

6. (Original) The method of claim 1, wherein the request comprises data packets having header information.

7. (Original) The method of claim 6, further comprising encoding the header information to enable communication of the request between the payment terminal and the host computer.

8. (Original) The method of claim 7, wherein the header information is encoded using an Extensible Markup Language.

9. (Currently amended) The method of claim 1, wherein the request ~~for~~ to processing the electronic payment transaction relates to authorizing the transaction.

10. (Original) The method of claim 1, wherein the request ~~for~~ to processing the electronic payment transaction relates to settling the transaction.

11. (Original) A method for settling a plurality of electronic payments, comprising:
requesting from a terminal information relating to settlement of the plurality of electronic payments;

receiving at least one respective data packet having settlement information for each payment of said plurality of electronic payments;

determining the format type of each respective data packet;
identifying a host computer configured to process the determined format type of each respective data packet; and
transmitting each respective data packet to the identified host computer, wherein the identified host computer is configured to process the format type of said each respective data packet.

12. (Original) The method of claim 11 further comprising:
receiving a notification from the identified host indicating whether the settlement is processed.

13. (Original) The method of claim 11 further comprising:
receiving a notification from the identified host indicating whether the settlement generates an error message.

14. (Original) The method of claim 12 further comprising:
sending the notification to the payment terminal.

15. (Original) The method of claim 13 further comprising:
sending the notification to the payment terminal.

16. (Original) The method of claim 11 wherein the request comprises data packets having header information.

17. (Original) The method of claim 16, further comprising encoding the header information to enable communication of the request between the payment terminal and the host computer.

18. (Original) The method of claim 17 wherein the header information is encoded using an Extensible Markup Language.

19. (Currently amended) A system located at a merchant site for processing an electronic payment transaction, comprising:

~~an interface for receiving a request for processing the electronic payment transaction from a payment terminal, the request including a format type; and~~

a processor ~~for~~ located at a merchant site, the processor configured to:

receive a request to process an electronic payment transaction from a payment terminal located at the merchant site, the request having a format type;

~~determining~~ determine the format type of the request; and

~~identifying~~ a host computer configured to process the determined format type; and

an interface located at the merchant site, the interface being coupled to the processor and configured to:

~~transmitting~~ the request to the identified host computer.

20. (Currently amended) The system of claim 19 wherein the processor is further

configured ~~for~~ to:

~~receiving~~ receive a notification from the identified host indicating whether the request is approved.

21. (Currently amended) The system of claim 19, wherein the interface is further configured ~~for~~ to:

~~receiving~~ receive a notification from the identified host indicating whether the request contains an error message.

22. (Currently amended) The system of claim 20, wherein the processor is further configured ~~for~~ to:

~~sending~~ the notification to the payment terminal.

23. (Currently amended) The system of claim 21, wherein the processor is further configured ~~for~~ to:

~~sending~~ the notification to the payment terminal.

24. (Original) The system of claim 19, wherein the request comprises data packets having header information.

25. (Currently amended) The system of claim 24, wherein the processor is further configured ~~for~~ to:

~~encoding~~ encode the header information to enable communication of the request between the payment terminal and the host computer.

26. (Original) The system of claim 25 wherein, the header information is encoded using an Extensible Markup Language.

27. (Original) The system of claim 19, wherein the request for processing the electronic payment transaction relates to authorizing the transaction.

28. (Original) The system of claim 19, wherein the request for processing the electronic payment transaction relates to settling the transaction.

29. (Currently amended) A system for settling a plurality of electronic payments, comprising:

~~an interface for receiving at least one respective data packet having settlement information for each payment of said plurality of electronic payments; and~~

a processor ~~for~~ configured to:

request information relating to settlement of a plurality of electronic payments, from at least one payment terminal;

receive at least one respective data packet having settlement information for each payment of said plurality of electronic payments;

~~determining~~ determine the a format type of each respective data packet;

and

identifying a host computer configured to process the determined format type of each respective data packet; and

an interface coupled to the processor, the interface configured to:

transmitting each respective data packet to the respective identified host computer, wherein the identified host computer is configured to process the format type of said each respective data packet.

30. (Currently amended) The system of claim 29 wherein the interface is further configured ~~for~~ to:

~~receiving~~ receive a notification from the identified host indicating whether the settlement is processed.

31. (Currently Amended) The system of claim 29 wherein the interface is further configured ~~for~~ to:

~~receiving~~ receive a notification from the identified host indicating whether the settlement generates an error message.

32. (Currently amended) The system of claim 30 wherein the processor is further configured ~~for~~ to:

sending the notification to the payment terminal.

33. (Currently amended) The system of claim 31 wherein the processor is further configured ~~for~~ to:

sending the notification to the payment terminal.

34. (Original) The system of claim 29 wherein the request comprises data packets having header information.

35. (Currently amended) The system of claim 34 wherein the processor is further configured ~~for~~ to:

~~encoding~~ encode the header information to enable communication of the request between the payment terminal and the host computer.

36. (Original) The system of claim 35 wherein the header information is encoded using an Extensible Markup Language.

37. (Original) The system of claim 29 wherein the request for processing the electronic payment transaction is received from the payment terminal by a serial connection.

38. (Original) The system of claim 29 wherein the request for processing the electronic payment transaction is received from the payment terminal by a an Internet protocol connection.

39. (Original) The system of claim 38 wherein the Internet protocol connection comprises a TCP/IP connection.

40. (Original) The system of claim 19, wherein the processor transmits the request to the host computer over the Internet.

41. (Original) The system of claim 19, wherein the processor transmits the request to the host computer by modem.